

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Megan Gilberg,

Case No.: 19-27600-ABA

Chapter: 7

Judge: Andrew B. Altenburg

NOTICE OF PROPOSED ABANDONMENT

Joseph D. Marchand, Chapter 7 Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Jeanne Naughton, Clerk United States Bankruptcy Court 401 Market Street Camden, NJ 08101
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If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg on Tuesday, April 26, 2022 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4B, Mitchell H. Cohen Courthouse, 400 Cooper Street, 4th Floor, Camden, New Jersey, 08101 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:

The Debtor's former residence located at 1321 Flatrock Road Penn Valley, PA 19072 (the Flatrock Property). The Debtor has a 50% interest in the property as a tenant by the entirety, and a right of equitable distribution in a pre-petition divorce action. The Property Settlement Agreement provides that her estranged spouse shall pay \$125,000 for the Debtor's interest. The Trustee was provided appraisals valuing the Flatrock Property at \$736,650 and \$760,000. A liquidation analysis indicates the Flatrock Property is of no value to the Estate even at the higher value. Furthermore, the value the Debtor is receiving for her interest as equitable distribution is also less than her exemption.

FMV	760,000.00
Mortgage	-556,000.00
<u>10% Cost of Sale</u>	<u>- 76,000.00</u>
Equity	128,000.00
Debtor's 50%	64,000.00
<u>Exemption</u>	<u>-175,000.00</u>
Available for Creditors	0.00

Liens on property:

PNC Bank, N.A. holds mortgage on the Flatrock Property with a pay-off of approximately \$556,000.00

Amount of equity claimed as exempt:

\$175,000.00 pursuant to 11 U.S.C. § 522(b)(3)(B)

Objections must be served on, and requests for additional information directed to:

Name: Paul Pflumm, Esq.

McDowell Law, PC, Attorneys for Trustee

Address: 46 West Main Street, Maple Shade, NJ 08052

Telephone No.: (856) 482-5544

In re:
Megan B. Gilberg
Debtor

Case No. 19-27600-ABA
Chapter 7

District/off: 0312-1
Date Rcvd: Mar 15, 2022

User: admin
Form ID: pdf905

Page 1 of 3
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Megan B. Gilberg, 1600 Haggs Ford Rd, Unit 9X, Penn Valley, PA 19072-1049
aty	#+ Joseph A. McCormick, Jr., Joseph A. McCormick, Jr., P.A., 76 Euclid Avenue, Suite 103, Haddonfield, NJ 08033-2330
aty	+ Joseph A. McCormick, Jr., McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
aty	+ Rochelle Bobman, Bort Law, 1260 Valley Forge Road, Suite 104, Phoenixville, PA 19460-2691
518982521	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518744478	+ Arcadia Recovery Bureau, LLC, P.O. Box 6768, Reading, PA 19610-0768
518459342	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, N.A., P.O. Box 15019, Wilmington, DE 19886-5019
518459343	Bank of America, N.A., c/o John J. Sheerin, Esquire, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 1 Jericho Turnpike, Suite 220, Syosset, NY 11791-9036
518634634	+ Brian Gilberg, 1321 Flat Rock Road, Penn Valley, PA 19072-1214
518744479	+ Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
518459348	Comcast Communications, c/o Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588
518744480	+ Cooper University Health Care, P.O. Box 2090, Morrisville, NC 27560-2090
518459349	Discover, P.O Box 742655, Cincinnati, OH 45274-2655
518744481	+ ExcelCare Alliance, LLC, P.O. Box 14099, Belfast, ME 04915-4034
519047847	Hangley Aronchick Segal Pudlin & Schiller, c/o Matthew A. Hamermesh, 20 Brace Road, Suite 201, Cherry Hill, NJ 08034-2634
518459351	+ Hangley, Aronchick, Segal, Pudlin, & Schiller, c/o Cheryl L. Young, Esq., 401 Dekalb Street, 4th Floor, Norristown, PA 19401-4909
518459356	+ JP Morgan Chase Bank, N.A., MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518459354	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518459353	Jefferson Health - New Jersey, c/o Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
518459357	+ Kennedy University Hospital, c/o nThrive, 4500 Salisbury Road, Suite 460, Jacksonville, FL 32216-0954
518459359	LVNV Funding LLC (Capital One, N.A.), c/o Resurgent Capital Services, P.O. Box 510090, Livonia, MI 48151-6090
518459360	++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243 address filed with court:, Mohela, Department of Education, P.O. Box 790233, Saint Louis, MO 63179-0233
518459361	+ Momjian Anderer LLC, One Commerce Square, 2005 Market Street, Suite 3510, Philadelphia, PA 19103-7013
518459363	+ Northbrook Hospital, 425 Woodbury - Turnersville Rd, Blackwood, NJ 08012-2960
518459364	+ Oaks Integrated Care, 770 Woodlane Road, Mount Holly, NJ 08060-3803
518459365	+ PA EZ-Pass, 300 E. Park Drive, #2729, Harrisburg, PA 17111-2729
518459368	+ PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave., Wilmington, DE 19801-1621
518459366	Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
518459367	+ Penn Princeton House Medicine, 351 New Albany Rd, Moorestown, NJ 08057-1117
518459369	Rowan Psychiatry, Rowan Medicine Dept. of Psychiatry, P.O. Box 71356, Philadelphia, PA 19176-1356
518744482	+ STAT Medical Transport, P.O. Box 13702 30th Street Station, Philadelphia, PA 19101-3702
518459374	+ The Heart House, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
518459376	+ Weill Cornell Medicine, 575 Lexington Avenue, SUite 540, New York, NY 10022-6145
518459377	Weill Cornell Medicine, Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Mar 15, 2022

Form ID: pdf905

Total Noticed: 56

Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Mar 15 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 15 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518459339	Email/Text: bankruptcynotice@1fbusa.com	Mar 15 2022 20:44:00	1st Financial Bank USA, P.O. Box 1050, North Sioux City, SD 57049-1050
518459341	Email/Text: Bankruptcy@ICSSystem.com	Mar 15 2022 20:44:00	ATT Mobility, c/o IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
518459340	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 21:39:40	American Express, P. O. Box 1270, Newark, NJ 07101-1270
518459347	+ Email/Text: BAN5620@UCBINC.COM	Mar 15 2022 20:43:00	Chase Bank USA, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
518459350	+ Email/Text: fggbanko@fgny.com	Mar 15 2022 20:43:00	Discover, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518459352	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 15 2022 20:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518459345	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2022 20:46:25	Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
518459344	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2022 20:46:24	Chase, Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
518459346	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 15 2022 20:46:11	Chase, c/o Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
518965762	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 20:46:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518459358	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 15 2022 20:43:00	Lexus Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
518459360	Email/Text: ClaimsHelp@Mohela.com	Mar 15 2022 20:43:00	Mohela, Department of Education, P.O. Box 790233, Saint Louis, MO 63179-0233
518962629	Email/PDF: pa_dc_claims@navient.com	Mar 15 2022 20:46:18	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518459362	+ Email/PDF: pa_dc_claims@navient.com	Mar 15 2022 20:46:20	Navient, P.O. Box 9000, Wilkes Barre, PA 18773-9000
519044949	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2022 20:46:13	Portfolio Recovery Associates, LLC, c/o SAKS, POB 41067, Norfolk, VA 23541
518459373	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2022 20:46:24	Saks Fifth Avenue, c/o Capital One, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
518459372	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2022 20:46:25	Saks Fifth Avenue, c/o Capital One Bank, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
518459370	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 15 2022 20:46:26	Saks Fifth Avenue, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
518459371	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 15 2022 20:46:25	Saks Fifth Avenue, P.O. Box 71106, Charlotte, NC 28272-1106
518799469	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 20:46:19	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518459375	+ Email/Text: Bankruptcy.Consumer@dish.com	Mar 15 2022 20:44:00	Verizon, c/o Receivables Performance Management, 20818 44th Avenue W., Suite 140,

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 15, 2022

Form ID: pdf905

Total Noticed: 56

Lynnwood, WA 98036-7709

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518459355	*+	Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518634632	*+	PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave., Wilmington, DE 19801-1621
519011048	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
acc	##+	Guiliano Miller & Company, LLC, 140 Bradford Dr., Berlin Business Park, West Berlin, NJ 08091-9216

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jenny R. Kasen	on behalf of Debtor Megan B. Gilberg jkasen@kasenlaw.com dkasen@kasenlaw.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph A McCormick, Jr.	on behalf of Trustee Joseph Marchand jmccormick@mcdowelllegal.com karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormicknjlaw.com
Paul Stadler Pflumm	on behalf of Trustee Joseph Marchand ppflumm@mcdowelllegal.com kgresh@mcdowelllegal.com;tcuccini@mcdowelllegal.com;lwood@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;kbrocious@mcdowelllegal.com;kwilliams@mcdowelllegal.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7